## **Section C -- Unemployment and Sickness Benefits**

This section presents data on unemployment and sickness benefits paid to qualified railroad employees under the Railroad Unemployment Insurance Act. Railroad unemployment and sickness benefits, by law, are based on a July-June benefit year. Therefore, railroad unemployment and sickness insurance benefit operations are presented on a benefit year basis, rather than on a fiscal year basis.

Normal benefits of each type may be paid for as many as 130 days in a period of 26 or more weeks but may not exceed the total creditable base year compensation of the beneficiary. After exhaustion of normal benefits, an employee with 10 or more years of railroad service may receive additional benefits in an extended benefit period provided he(she) has not voluntarily retired, has not left work without good cause (for unemployment benefits only), and is less than 65 years old (for sickness benefits only). Extended benefits are paid in a 13-week period. However, prior to enactment of the Railroad Unemployment Insurance Amendments Act of 1996, extended benefits would have been paid for a 26-week period to those with 15 or more years of service. Title V of the Emergency Unemployment Compensation Act of 1991, provided extended unemployment benefits to claimants with less than 10 years of service and additional benefits to those with 10-14 years during benefit years 1991-1992 and 1992-1993.

An employee was qualified for benefit year 1997-1998 if in the preceding calendar (base) year his(her) compensation for railroad work, excluding earnings over \$865 a month, was \$2,162.50 or more. Additionally, if the employee was a new entrant to the industry in the base year, he(she) must have had at least five months of service in that year. For a long-service employee (one with 10 or more years of railroad service) a benefit year could be started early if he(she) was not currently qualified but would be qualified for the next benefit year. Also, an extended benefit period could continue beyond the usual June 30 ending date of a benefit year and thus extend the duration of the employee's benefit year. Therefore, the tables in this section on payments for unemployment and sickness that occurred during the July 1997 - June 1998 period include benefits that technically were payable in extensions of the 1996-1997 benefit year or accelerations of the 1998-1999 benefit year as well as those payable for the general benefit year (1997-1998).

Table C1 shows the principal figures for operations in benefit year 1997-1998 and other recent years. Figures in this table refer to payments made and other administrative actions taken under the unemployment and sickness programs during the designated benefit year. Table C2 presents administrative data on placements of unemployment claimants in the past five benefit years. Table C3 provides various unemployment and sickness benefit and beneficiary data for benefit years 1968-1969 through 1997-1998. Tables C4 through C8 contain benefit data for unemployment and sickness which occurred in claim periods paid during the particular benefit years stated in the table headings or to which reference is made in the footnotes. Table C9 is a graph of unemployment and sickness beneficiaries by month for benefit year 1997-1998. Table C10 shows the distribution of experience based contribution rates, by number of employers, for 1998.

Payments for maternity under a separate program were discontinued by amendments adopted in 1968. However, provision was made for payment of sickness benefits to female employees prevented from working because of pregnancy or childbirth. The sickness benefit data in this section include such payments.

The unemployment and sickness beneficiary tables for benefit year 1997-1998 include all payments made by June 30, 1998. Figures on the number of qualified employees for benefit year 1997-1998 (shown in table C1 and used in computing beneficiary rates appearing in a number of other tables) are based on universe data.

The most important qualifications of the data for each table are shown in footnotes to the table. Certain general information and definitions of terminology are as follows:

- 1. Unemployment and sickness tables contain data based on universe counts.
- 2. Benefits are paid for compensable days of unemployment or sickness at a daily rate equal to 60 percent of the employee's last daily rate of pay in the base year, subject to a \$43.00 maximum and a \$12.70 minimum in benefit year 1997-1998.

Table C1.-- Principal administrative data for the unemployment and sickness benefit programs, benefit years 1993-1994 through 1997-1998

Item	1993-1994	1994-1995	1995-1996	1996-1997	1997-1998
Qualified employees	302,053	294,764	289,048	284,826	276,628
Maximum daily benefit rate	\$33	\$36	\$36	\$42	\$43
UNEMPLOYMENT BENEFITS					
Net amount of benefits paid (thousands)	<sup>1</sup> \$40,441	\$37,357	\$40,678	\$38,249	\$27,034
Payments: <sup>2</sup>					
Number	158,700	129,900	134,800	105,500	71,500
Average amount per two week					
claim period	\$293.38	\$312.84	\$314.31	\$357.69	\$375.04
Beneficiaries	18,600	18,700	16,800	15,300	11,300
Applications received	22,600	23,700	22,400	19,500	13,700
Claims received	187,700	158,000	162,400	130,200	86,800
Normal benefit accounts exhausted	4,000	2,900	3,400	2,700	2,100
Non-compensable waiting period only <sup>3</sup>	1,400	1,200	1,900	1,400	200
SICKNESS BENEFITS					
Net amount of benefits paid (thousands)	\$25,437	\$24,198	\$25,759	\$32,475	\$33,058
Payments: <sup>2</sup>					
Number	170,000	163,000	162,900	154,600	147,500
Average amount per two week					
claim period	\$312.94	\$336.36	\$337.84	\$372.03	\$385.40
Beneficiaries	21,600	21,000	20,400	20,500	20,500
Applications received	30,900	29,100	28,000	27,400	26,600
Claims received	205,100	196,200	194,100	184,300	171,100
Normal benefit accounts exhausted	4,700	4,300	4,400	4,300	4,300
Non-compensable waiting period only <sup>3</sup>	3,100	2,900	2,700	1,300	200

<sup>&</sup>lt;sup>1</sup> Includes benefits under Title V of the Emergency Unemployment Compensation Act of 1991, as amended, which provided extended unemployment benefits to claimants with less than 10 years of service and additional extended benefits to those with 10-14 years.

NOTE.--Data covered program activities during the year, regardless of when unemployment or sickness occurred.

<sup>&</sup>lt;sup>2</sup> Not adjusted for recoveries or settlements of underpayments.

<sup>&</sup>lt;sup>3</sup> Prior to the October 1996 legislation, no benefits were payable for the first claim in a benefit year, generally resulting in a 2-week waiting period. As a result of the legislation, benefits are payable for each day of unemployment or sickness in excess of 7 during the first 14-day registration period in a benefit year.

Table C2.--Principal administrative data for placements of unemployed claimants, by benefit years 1993-1994 through 1997-1998

Item	1993-1994	1994-1995	1995-1996	1996-1997	1997-1998
In railroad industry Outside railroad industry	80 302	58 77	17 50	33 52	18 15
By Board offices, total	382	135	67	85	33
In railroad industry Outside railroad industry	1 33	1 18	0 18	1 14	0 7
By state employment service offices, total	34	19	18	15	7
In railroad industry Outside railroad industry	81 335	59 95	17 68	34 66	18 22
All placements	416	154	85	100	40

Table C3.--Unemployment and sickness beneficiaries, benefit averages, and related data, by benefit year, 1968-1969 through 1997-1998

					Average per beneficiary				
		Amount of gross	Beneficiaries per 100	Benefit exhaustions	Creditable	Creditable/		Amount o	of benefits
Year	Number of beneficiaries	benefits (thousands)	qualified employees <sup>1</sup>	per 100 beneficiaries <sup>1</sup>	registration periods	compensable days <sup>2</sup>	Daily benefit	Total for year	Total pe week <sup>3</sup>
INEMPLOYMENT									
968-1969	94,700	\$42,669	12	8	5.0	56	\$12.50	\$450	\$62.50
969-1970	77,800	37,276	10	8	5.2	59	12.62	479	63.10
970-1971⁴	315,700	50,557	14	8	4.9	54	12.64	438	63.20
971-1972⁴	196,600	78,344	16	11	6.0	70	12.67	589	63.40
972-1973 <sup>4</sup>	100,100	41,653	9	11	6.2	72	12.66	602	63.30
973-1974	45,700	22,933	7	8	5.3	61	12.66	502	63.3
974-1975	76,000	37,298	12	6	5.2	59	12.69	491	63.5
975-1976	104,800	45,827	16	19	7.6	90	23.36	1,392	116.8
976-1977	80,100	110,221	13	16	7.1	84	24.66	1,377	123.3
977-1978	92,700	114,460	15	11	6.3	75	24.88	1,235	124.4
978-1979	96,400	102,575	16	7	5.4	64	24.94	1,065	124.7
979-1980	102,800	122,021	17	11	5.9	71	24.95	1,187	124.8
980-1981	120,300	213,732	19	23	8.5	105	24.97	1,777	124.9
981-1982	145,200	258,822	24	26	8.5	105	24.98	1,783	124.9
982-1983	174,700	398,448	30	37	10.6	134	24.99	2,281	124.9
983-1984	108,500	209,126	21	28	9.2	114	24.98	1,928	124.9
984-1985	80,000	127,437	17	19	7.9	96	24.98	1,594	124.9
985-1986	86,800	142,795	19	19	8.0	98	24.98	1,645	124.9
986-1987	75,156	127,235	18	8	8.2	68	24.72	1,693	123.6
987-1988	54,400	84,938	14	18	7.5	63	24.72	1,561	123.60
988-1989	35,200	59,047	10	15	7.0	59	28.29	1,679	141.4
989-1990	29,900	57,488	9	17	7.5	64	30.14	1,921	150.7
990-1991	30,500	63,315	9	18	7.9	67	30.85	2,078	154.2
991-1992	26,400	<sup>5</sup> 62,185	8	21	8.7	76	30.94	2,353	154.7
992-1993	20,700	<sup>5</sup> 51,150	7	19	8.5	75	32.82	2,466	164.1
993-1994	18,600	44,016	6	16	8.1	71	32.94	2,348	164.7
994-1995	18,700	39,670	6	15	6.8	59	35.73	2,120	178.6
995-1996	16,800	42,263	6	19	7.8	69	35.86	2,461	179.3
996-1997	15,300	40,228	5	18	7.2	63	40.57	2,564	202.8
997-1998	11,300	30,175	4	18	6.9	60	42.78	2,571	213.9

See footnotes at end of table.

Table C3.--Unemployment and sickness beneficiaries, benefit averages, and related data, by benefit year, 1968-1969 through 1997-1998 - Continued

					Average per beneficiary					
		Amount of gross	Beneficiaries per 100	Benefit exhaustions	Creditable	Creditable/		Amount o	of benefits	
Year	Number of beneficiaries	benefits (thousands)	qualified employees <sup>1</sup>	per 100 beneficiaries <sup>1</sup>	registration periods	compensable days <sup>2</sup>	Daily benefit	Total for year	Total per week <sup>3</sup>	
SICKNESS <sup>6</sup>										
1968-1969	89,200	\$60,614	11	16	6.9	92	\$11.07	\$679	\$55.40	
1969-1970	85,400	63,141	11	18	7.4	99	11.17	740	55.80	
1970-1971	79,200	54,497	10	15	6.8	91	11.21	689	56.10	
1971-1972	73,800	49,809	10	13	6.4	86	11.71	675	58.60	
1972-1973	66,700	42,547	9	11	5.9	79	12.13	638	60.70	
1973-1974	63,400	39,777	10	11	5.7	77	12.39	627	62.00	
1974-1975	56,600	35,934	9	11	5.7	76	12.55	635	62.80	
1975-1976	73,900	85,145	11	13	5.8	78	21.22	1,153	106.10	
1976-1977	74,800	94,469	12	14	5.9	79	22.66	1,262	113.30	
1977-1978	75,200	92,213	12	12	5.6	75	23.49	1,266	117.50	
1978-1979	71,600	87,129	12	12	5.4	72	24.14	1,216	120.70	
1979-1980	70,500	84,633	11	11	5.3	70	24.59	1,201	122.95	
1980-1981	68,900	82,990	11	11	5.2	70	24.75	1,205	123.80	
1981-1982	66,400	83,570	11	12	5.4	72	24.85	1,255	124.25	
1982-1983	59,300	81,077	10	15	5.8	78	24.88	1,366	124.40	
1983-1984	52,000	70,000	10	14	5.8	77	24.88	1,346	124.40	
1984-1985	48,100	65,763	10	14	5.9	78	24.88	1,368	124.40	
1985-1986	46,400	69,114	10	17	6.4	85	24.88	1,491	124.40	
1986-1987	45,200	72,678	11	19	6.9	65	24.69	1,609	123.45	
1987-1988	41,700	66,809	11	18	6.9	65	24.74	1,602	123.70	
1988-1989	33,700	62,115	9	19	7.1	67	27.63	1,845	138.15	
1989-1990	28,200	58,337	8	20	7.2	68	30.24	2,068	151.20	
1990-1991	25,600	54,528	8	21	7.4	69	30.81	2,133	154.05	
1991-1992	23,600	52,666	7	21	7.7	72	30.97	2,232	154.85	
1992-1993	21,800	50,693	7	20	7.6	71	32.80	2,323	164.00	
1993-1994	21,600	50,613	7	16	7.5	71	32.98	2,328	164.90	
1994-1995	21,000	54,006	7	20	7.7	72	35.74	2,573	178.70	
1995-1996	20,400	55,437	7	21	7.9	74	35.94	2,652	179.70	
1996-1997	20,500	60,566	7	21	7.6	70	40.18	2,825	200.90	
1997-1998	20,500	63,356	7	18	7.7	69	42.90	2,967	214.50	

See footnotes at end of table.

## Table C3.--Unemployment and sickness beneficiaries, benefit averages, and related data, by benefit year, 1968-1969 through 1997-1998 - Continued

NOTE.--Data based on sample tabulations through 1974-1975 and total counts thereafter. Data include all unemployment and sickness in claims periods begun in the year. For this reason, and because adjustments of benefit amounts have occurred after tabulating cutoff dates, the total amounts of benefits differ substantially from the figures in Tables A1 and C1. Beginning in benefit year 1986-1987 the table was compiled using different source materials than those used in previous years.

<sup>&</sup>lt;sup>1</sup> Through benefit year 1985-1986, beneficiaries per 100 qualified employees based on data for current general benefit year; exhaustions per 100 beneficiaries refer to normal benefits only.

<sup>&</sup>lt;sup>2</sup> Compensable days data was first used in benefit year 1986-1987. Previous years data refers to creditable days.

<sup>&</sup>lt;sup>3</sup> Benefit for full week of unemployment or sickness.

<sup>&</sup>lt;sup>4</sup> Number of beneficiaries in 1970-1971, 1971-1972, and 1972-1973 include those whose only unemployment benefits resulted from brief major strikes; except for the total amount of benefits, all other data relate to the remaining beneficiaries who were paid for regular unemployment. These numbered 99,800 in 1970-1971, 117,400 in 1971-1972 and 64,000 in 1972-1973.

<sup>&</sup>lt;sup>5</sup> Includes benefits under Title V of the Emergency Unemployment Compensation Act of 1991, as amended, which provided extended unemployment benefits paid to claimants with less than 10 years of service and additional extended benefits to those with 10-14 years.

<sup>&</sup>lt;sup>6</sup> Sickness data exclude benefits not payable because of concurrent entitlement to other social insurance benefits or because of receipt of a personal injury settlement.

Table C4.--Unemployment and sickness beneficiaries in benefit year 1997-1998 and selected data, by completed years of service

	Benefic	iaries	Average per beneficiary			
Completed years of service	Total	Per 100 qualified employees	Compensable days on benefit rolls	Daily benefit	Amount of benefits for year	
UNEMPLOYMENT						
Under 10	4,800	7	56	\$43	\$2,400	
10-14	1,600	7	65	43	2,800	
15 and over	5,000	3	63	43	2,700	
Total	11,300	4	60	\$43	\$2,600	
SICKNESS						
Under 10	4,400	7	59	\$43	\$2,500	
10-14	1,900	9	70	43	3,000	
15 and over	14,200	8	72	43	3,100	
Total	20,500	7	69	\$43	\$3,000	

NOTE.-- Data is partly estimated.

Table C5.--Unemployment and sickness beneficiaries, and total gross benefits for the year, by state, benefit year 1997-1998

	Unemployr	ment benefits	Sicknes	s benefits
States	Beneficiaries	Total amount	Beneficiaries	Total amount
Alabama	200	\$426,000	300	\$1,067,000
Alaska	(1)	95,000	(1)	4,000
Arizona	200	561,000	200	593,000
Arkansas	100	301,000	400	1,407,000
California	600	1,646,000	1,400	4,742,000
Colorado	200	646,000	300	825,000
Connecticut	(1)	125,000	100	296,000
Delaware	(1)	103,000	100	450,000
Washington DC	(1)	62,000	100	138,000
Florida	200	593,000	600	1,901,000
Georgia	200	578,000	600	2,072,000
Hawaii	(1)	1,000	(1)	1,000
Idaho	100	92,000	200	541,000
Illinois	1,000	2,641,000	1,600	4,770,000
Indiana	400	1,065,000	700	1,997,000
lowa	300	651,000	300	622,000
Kansas	200	358,000	400	1,024,000
	200	404,000	600	2,025,000
Kentucky	200	404,000	300	1,129,000
Maine	100	323,000	100	225,000
Maryland	200	669,000	500	1,422,000
Massachusetts	100	296,000	200	673,000
Michigan	500	1,196,000	500	1,608,000
Minnesota	500	1,202,000	400	1,106,000
Mississippi	100	178,000	200	486,000
Missouri	300	666,000	600	1,732,000
Montana	300	749,000	100	390,000
Nebraska	200	412,000	600	1,556,000
Nevada	(1)	93,000	(1)	162,000
New Hampshire	(1)	98,000	(1)	63,000
New Jersey	200	745,000	700	2,028,000
New Mexico	100	327,000	100	410,000

Table C5.--Unemployment and sickness beneficiaries, and total gross benefits for the year, by state, benefit year 1997-1998 - Continued

	Unemployr	ment benefits	Sicknes	s benefits
States	Beneficiaries	Total amount	Beneficiaries	Total amount
New York	500	\$1,519,000	1,500	\$4,196,000
North Carolina	100	243,000	300	949,000
North Dakota	300	813,000	100	293,000
Ohio	600	1,737,000	1,000	3,156,000
Oklahoma	(1)	94,000	100	457,000
Oregon	100	229,000	200	645,000
Pennsylvania	1,200	3,170,000	1,400	4,526,000
Rhode Island	(1)	28,000	(1)	84,000
South Carolina	100	208,000	200	827,000
South Dakota	100	139,000	(1)	85,000
Tennessee	200	342,000	400	1,323,000
Texas	400	1,034,000	1,000	3,493,000
Utah	100	158,000	100	364,000
Vermont	(1)	62,000	(1)	53,000
Virginia	200	463,000	600	1,874,000
Washington	200	521,000	300	818,000
West Virginia	200	568.000	400	1,436,000
Wisconsin	400	911,000	300	801,000
Wyoming	100	215,000	200	508,000
Total	11,300	\$30,175,000	20,500	\$63,356,000

<sup>1</sup> Less than 50.

NOTE.--Detail may not add to totals due to rounding.

Data is partly estimated.

Table C6.--Beneficiaries and selected averages for benefit year 1997-1998 unemployment, by age and sex

-		Number of	beneficiaries		Average per beneficiary		
Age on birthday in 1997	Total	Female	Qualified employees	Per 100 qualified employees	Compensable days of unemployment	Daily benefit	Amount of benefits for year
Under 25	500	(1)	4,500	11	51	\$42	\$2,200
25 to 29	900	100	13,200	7	55	43	2,300
30 to 34	1,000	100	16,300	6	55	43	2,300
35 to 39	1,400	100	26,100	5	61	43	2,600
40 to 44	2,600	100	52,300	5	63	43	2,700
45 to 49	2,300	100	61,400	4	62	43	2,700
50 to 54	1,400	100	49,000	3	59	43	2,500
55 to 59	900	100	31,400	3	60	43	2,600
60 to 64	300	(1)	18,100	2	67	43	2,900
65 to 69	(1)	(1)	2,300	1	52	41	2,100
70 and older	(1)	(1)	400	1	60	43	2,600
ALL BENEFICIARIES							
Male	10,600		253,000	4	59	\$43	\$2,500
Female	800	800	23,600	3	74	\$42	\$3,100
Total <sup>2</sup>	11,300	800	276,600	4	60	\$43	\$2,600

<sup>1</sup> Less than 50.

NOTE.-- Beneficiary figures based on payments made in the year, regardless of the benefit year for which payment was made. Qualified employees for 1997-1998 benefit year are those qualified on the basis of 1996 compensation.

Data is partly estimated.

<sup>&</sup>lt;sup>2</sup> Includes employees whose sex or age was not reported.

Table C7.--Beneficiaries and selected averages for benefit year 1997-1998 sickness, by age and sex

		Number of	beneficiaries		Aver	age per benefi	ciary
Age on birthday in 1997	Total	Female	Qualified employees	Per 100 qualified employees	Compensable days of unemployment	Daily benefit	Amount of benefits for year
Under 25	200	(1)	4,500	4	47	\$43	\$2,000
25 to 29	800	200	13,200	6	57	43	2,400
30 to 34	1,000	300	16,300	6	57	43	2,500
35 to 39	1,800	300	26,100	7	63	43	2,700
40 to 44	3,700	400	52,300	7	69	43	2,900
45 to 49	4,400	400	61,400	7	72	43	3,100
50 to 54	4,000	300	49,000	8	73	43	3,100
55 to 59	3,200	200	31,400	10	73	43	3,100
60 to 64	1,400	100	18,100	7	68	43	2,900
65 to 69	100	(1)	2,300	4	55	43	2,400
70 and older	(1)	(1)	400	3	65	43	2,800
ALL BENEFICIARIES							
Male	18,300		253,000	7	70	\$43	\$3,000
Female	2,100	2,100	23,600	9	64	\$43	\$2,800
Total <sup>2</sup>	20,500	2,100	276,600	7	69	\$43	\$3,000

<sup>1</sup> Less than 50.

NOTE.-- Beneficiary figures based on payments made in the year, regardless of the benefit year for which payment was made. Qualified employees for 1997-1998 benefit year are those qualified on the basis of 1996 compensation.

Data is partly estimated.

<sup>&</sup>lt;sup>2</sup> Includes employees whose sex or age was not reported.

Table C8.--Beneficiaries and average compensable days for benefit year 1997-1998 sickness, by type of sickness

iternational list no.	Type of sickness	Beneficiaries	Average compensab days of sickness	
001-139	Infective and parasitic diseases	100	45	
140-239	Neoplasms	1,100	65	
240-279	Endocrine, nutritional and metabolic diseases and immunity disorders	300	80	
280-289	Diseases of the blood and blood forming organs	(1)	53	
290-319	Mental disorders	2,400	68	
320-389	Diseases of the nervous system and sense organs	1,500	71	
390-459	Diseases of the circulatory system	2,500	67	
460-519	Diseases of the respiratory system	500	58	
520-579	Diseases of the digestive system	1,100	33	
580-629	Diseases of the genitourinary system	200	35	
680-709	Diseases of the skin and subcutaneous tissue	100	42	
710-739	Diseases of the musculoskeletal system and connective tissue	3,700	94	
740-759	Congenital anomalies	200	52	
780-799	Symptoms and ill-defined conditions and perinatal morbidity and mortality	900	68	
800-999	Injury and complications of poisoning	5,600	66	
(2)	Pregnancy, childbirth, and the puerperium, total	300	46	
Total <sup>3</sup>	·	20.500	69	

<sup>&</sup>lt;sup>1</sup> Less than 50.

NOTE.--Type of sickness is determined by the first sickness for which payment was made. Classification by sickness group is in accordance with <u>The International Classification of Diseases</u>, Clinical Modification (ICD-9-CM), United States Government. "All other" classifications are not shown separately.

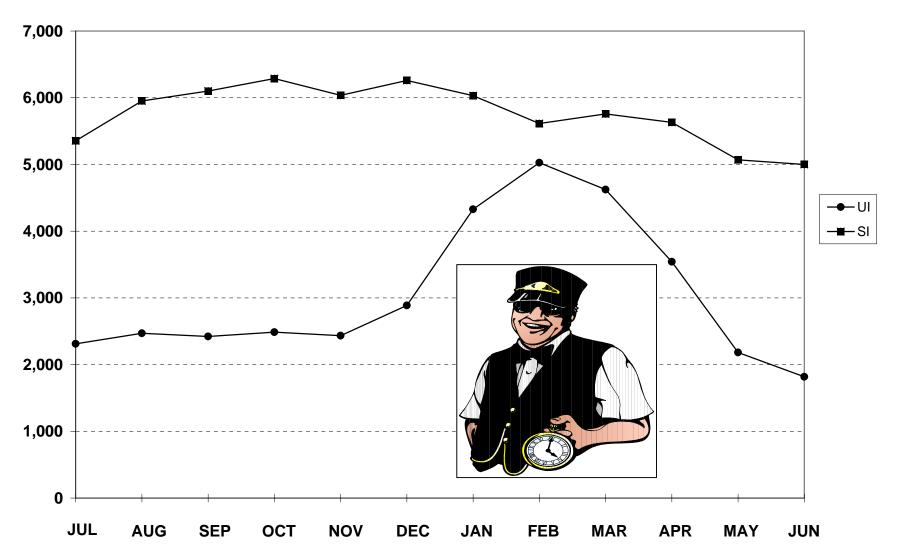
Data partly estimated.

<sup>&</sup>lt;sup>2</sup> Includes normal periods of pregnancy and the puerperium in addition to morbidities included in the classifications numbered 630-679.

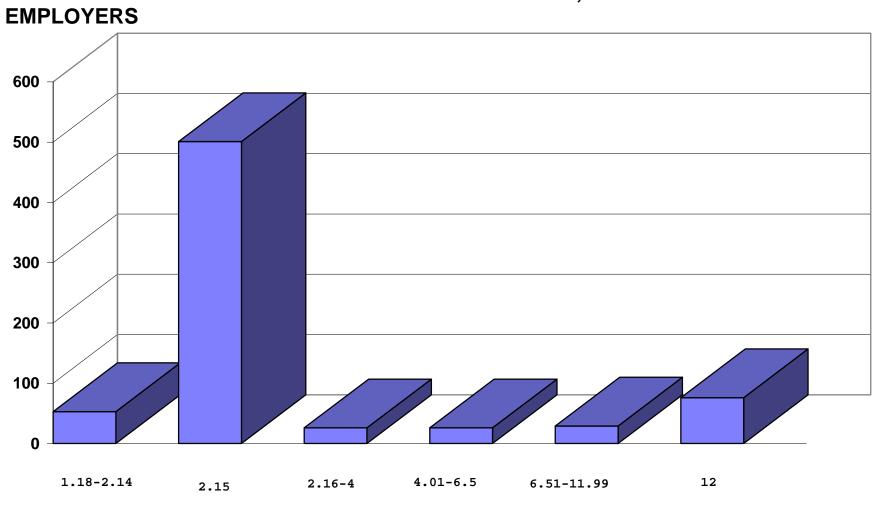
<sup>&</sup>lt;sup>3</sup> Includes beneficiaries whose type of sickness was not reported.

TABLE C9. - UI & SI BENEFICIARIES BY MONTH FOR BENEFIT YEAR 1997-1998

## **Beneficiaries**



## TABLE C10. - EXPERIENCE RATING DISTRIBUTION, BY NUMBER OF EMPLOYERS, 1998



**CONTRIBUTION RATE (percent)**